



Spencer Insurance Agency's

News and Tips to Make Your Life Easier, Safer, and Happier

Change is the only Constant in Life

By Charles J. Spencer, CLU

INSIDE THIS ISSUE

- Spencer Trivia pg 2
- Fire Co. Contest Winner..... pg 2
- Agency News pg 2
- Charity Spotlightpg 2
- Client Cornerpg 3
- Tip of the Monthpg 3
- Thank you!.....pg 4
- Big Spin Winnerpg 4

Your Protection and Peace of Mind is Our Only Business!

215-885-2200

www.spencerinsurance.com

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I hope everyone had a wonderful time over the recent holidays of Thanksgiving, Christmas and New Year's Day. I included some pictures of my grandchildren as we had a great time with them (and my children) over Christmas. Didn't the time just fly by? Now that things have calmed down a bit maybe we will have time to reflect on our New Year's resolutions before we break them. ☺



I think it was the Greek philosopher, Heraclitus, who said "Change is the only constant in life." Well, Spencer Insurance has a few changes in store for you in 2015!



The first thing you will notice is that we have spiced up our newsletter. We want to make you the focus and provide you with a little entertainment along with some tips and suggestions. Check out our new **Client**



Corner Page where we highlight your news, milestones and achievements. Help us out by sending your news and pictures to cspencer@spencerinsurance.com, or by calling/ mailing our office! While we are on the subject



of achievements I want to share my daughter Laura's recent achievement. She passed her final actuary exam and I am proud to congratulate her as she achieves her FCAS (Fellow of the Casualty Actuarial Society) designation. Years of hard work and study paid off! Congratulations, Laura!

Another exciting change is our updated Referral Rewards Program. We are now giving you **12 chances a year to win an iPad Mini!** The program will also highlight a new charity every two months by donating \$5 for every referral you send our way. Let us know what charities you work with during the year. See our website for more details on our Referral Rewards Program.

I hope you enjoy the changes we've made! We are always looking for ways to serve our clients better and I welcome your suggestions. Call me "old fashioned" but I still like to talk to our clients on the phone and make house calls. As always, give us a call at 215-885-2200 if you have any questions about your insurance coverage or if there is anything you need.

Charlie

Spencer Trivia : Win a \$25 Gift Card !

This month's question:

According to National Geographic, where does Punxsutawney Phil live the rest of the year?

Send your answer to cspencer@spencerinsurance.com. If you email the correct answer by February 25th your name will be entered into a drawing for a \$25 Gift Card. Good luck!



Last Issue's question was: "Which United States President issued a Thanksgiving Proclamation setting aside the last Thursday of November as the national day of thanksgiving and what year was that proclamation made?" The answer was "Abraham Lincoln on October 3, 1863" and several people got it right! Congratulations to **Evelyn Stern** for being picked as the winner!

Fire Company Contest Winner!

Congratulations to Wissahickon Fire Company for winning our Favorite Fire Company contest! Charlie recently presented them with a check for \$500.

Pictured left to right are:
Steve Blodgett, President, Charlie Spencer,
Ron Lynch, Deputy Chief, and
Jay Leadbeater, Assistant Chief.



Agency News



Our staff and guests, including our founders Ed Spencer and Walter Hauck, enjoying our annual agency Christmas Party at the William Penn Inn.

Charity Spotlight

In December our agency lost a good friend, Joan's mom, Marie Schneider. We would like to remember Marie with a donation in her memory to the Alzheimer's Association's Delaware Valley Chapter.

During the months of January and February, we will donate \$5 for every referral received. Spencer Insurance will match this contribution doubling the donation.

To learn more about the Alzheimer's Association or to make a donation go to their website at <http://www.alz.org/delval>.



Client Corner



Congratulations to **Tabitha Stevenson** on starting her new business, Mindful Office Solutions, a local Glenside-based company that provides small businesses with virtual support services. If you need a Social Media Manager, Blogger, someone to edit or

proofread your documents, create Event Printables (such as invitations, programs, etc.), or design Marketing Materials, a virtual assistant could be just what you need. Save time so you can focus on the big picture. She can provide these services at a lower cost than hiring in-office staff; you won't have to supply an office, provide benefits, or pay employee taxes. To learn more about these or any of her services, contact her today!

Website: www.MindfulOfficeSolutions.com
 Email: Tabitha@mindfulofficesolutions.com
 Phone: 267-277-2683



Congratulations to my niece, **Megan Spencer**, on her engagement to **Sean Judge**.



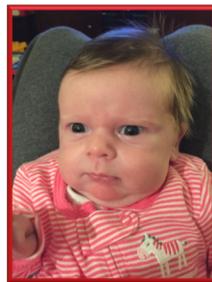
Congratulations to **Nicole & Stuart Goldstein** who were recently married.



Congratulations to **Brendan & Kate Dougherty** on the birth of their daughter, Brynn Elizabeth.



Congratulations to **Dennis & Kristina Meakim** on the birth of their son, Nolan Joseph.



Congratulations to **Eric & Danielle Frank** on the birth of their daughter, Carolina Morgan.



Congratulations to **Rachel Feather** on her engagement to **Brian Quaille**.

Tip of the Month

Last newsletter we discussed some tips to save money on your heating bills and how to prepare for a winter storm power outage. These tips along with others are highlighted on the new seasonal page of our website. Go to www.spencerinsurance.com and click on **"Valuable Tips you Need to Know This Winter."**

You will also find Teen Driver Winter Safety Driving Tips. These tips are useful for adults too, but the point is to get your teen driver some experience driving in bad weather this winter. Check it out!

Lastly, since we spend more time indoors in the winter months this is a great opportunity to get your finances in order. Does your spouse know where to find your will, life insurance policy or bank account information? Check out our tips to help you get your finances in order this winter. We are here to help you review your life, disability and Long Term Care Insurance needs. Just email or call us at 215-885-2200 if you would like a review. Use these winter months to get your finances in order so come spring and warmer temperatures, you can enjoy the outdoors more.



THANK YOU!

We build our agency on your positive comments and are truly grateful for your loyalty and faith in us! Thank you to all our clients who graciously referred their family friends, and associates!

- | | |
|-------------------------|----------------|
| Elliott Seidman | Jennifer Quinn |
| Melissa Niemczura | Keith Thomas |
| John & Betty Gleason | Felix Tuccillo |
| Richard & Lilly Carey | Dan Thomas |
| Martha Carsen-Gentry | Bonnie Rose |
| Cindy & Larry Kianka | Matt Karr |
| John & Mary Ann Newbert | Mel Ent |

Were you our BIG SPIN winner?

Congratulations to our 4th Quarter winner...

Jennifer Quinn

Jennifer won a \$100 cash prize!



Next BIG SPIN Drawings:
February 5th & March 5th

Be sure to like us on Facebook and follow us on Twitter !



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